

THE UTAH VETERANS VOICE



Volume 19: Issue 4 — Fall 2012

50 YEARS AND COUNTING ...



Thank You Vietnam Veterans

This year's Memorial Day marked the beginning of a 13-year project to commemorate and remember America's involvement in Vietnam. Such a reckoning is long overdue, as the Veterans of that war served with just as much patriotism and distinction as any before them. So, we should recall with a certain

resolve the valor of a generation that fought a very unpopular war. The year 2012 commemorates the 50th Anniversary of America's first involvement in that part of the world and the ensuing conflict. (In January 1962 U.S. Army pilots transported South Vietnamese troops by helicopter into the jungles outside Saigon for an attack on enemy forces.) It was the first major operation in Vietnam, and one that would turn the conflict into one of America's longest and most contentious wars.

Many Veterans came home to a less-than-cordial reception and were denigrated for what they had done. So, they quietly stowed their medals and memories and talked very little about what they had seen and done. And, though the country largely turned its back on them, they never turned their backs on the country. Thus, it is proper that Americans are going to be coming together to remember the men and women who made the sacrifices necessary for our freedom.

Delivering remarks at the Vietnam War Memorial, President Obama said, "We recall all those who gave everything in the darkness of war so we could stand here in the glory of spring ... we honor each of those names etched in stone - 58,282 American patriots. We salute all who served with them. And we stand with the families who love them still."

In Utah, this event will be celebrated in traditional style on Veterans Day, 11 November, at the Utah State Capitol Rotunda beginning at 1100 hrs. (See the invitation to the right.) The UTARNG 23rd Army Band will perform, and a very special thanks to the Fort Douglas Military Museum for the variety of Vietnam era displays they provided.



The Utah Department of Veterans Affairs Requests the Honor of Your Presence at the State's Official Veterans Day Program

*This Year's Program Includes a Special
Commemoration of the 50th Anniversary of the
Vietnam War*

**Sunday, 11 November 2012
Beginning at 1100 hrs.
Utah State Capitol Rotunda
350 North State Street**

Guest Speakers: *Gov. Gary R. Herbert
Don Gale (formerly of KSL
and Deseret News)*

**◆ Thank You Vietnam Veterans ◆
Every Vietnam Veteran in Attendance Will Receive
a 50th Anniversary Commemorative Coin**

From the Editor's Desk . . .

In this edition, we lead off with an invitation to all to attend the Veterans Day celebration at the State Capitol. This year marks the 50th Anniversary of the Vietnam War, and all Vietnam Veterans present have a surprise coming.

Later, offer a very thorough explanation of things to watch out for when someone tries to get you to invest in annuities in order to receive certain VA benefits. The article is a joint venture of the Utah State

Insurance Department and the Utah Department of Veterans Affairs. If you are considering such a move, please read the article carefully.

The Department also pays tribute to two men who truly make an impact on the lives of Veterans. Bob Ramos and Chris Scott. Bob has been actively involved in both the local and Veteran / military communities in Utah for a very long time. He is a member of the VFW, the American Legion, and American Veterans. Bob participates in the Wasatch North Veterans Council where he worked to establish what would become the George E. Wahlen Ogden Veterans Home in Ogden, Utah

The VBA Outstanding Customer Service Award is given to just one VBA employee each year. This award recognizes the individual within VBA who consistently provided exceptional customer service to Veterans. Chris certainly fits that description. He will receive his award from the Under Secretary for Benefits

And, this is the "Veterans Day" issue. Fittingly, find a fairly comprehensive list of businesses who will be offering discounts to Veterans. Take advantage of them.

Finally, no paper would be complete without an errata now and then. In the last issue, the article "Using Social Media and New Technology at the Utah State Veterans Nursing Home" was mistakenly attributed to Jeff Hanson, the State Officer at the home. The real author of the article is Amy Stoeger, the Recreation Director at the Utah State Veterans Nursing Home. My sincere apologies to Amy for such an egregious *faux pas*.

Volunteers Needed

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Ft. Douglas Museum
Special Events ♦ Workshops

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Utah Department. of Veterans Affairs
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1-800-894-9497

VA Regional Office
1-800-827-1000

VA Medical Center
(801) 582-1565
1-800-613-4012

Veterans Cemetery
(801) 254-9036

Transition Assistance
(801) 523-4937

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OF
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The Utah Veterans Voice

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STUDENT LEADERS DISCUSS EDUCATION — AND BASEBALL — AT THE UTAH STATE CAPITOL

by Ken Hoyal

Utah American Legion Boy’s State Director

The Utah Department of Veterans Affairs supports Veteran youth programs in the State of Utah to include American Legion Utah Boysø State, ALUBS. The Class of 2012 high school students representing State of Utah school districts convened at Weber State University during June where Justin Huefner was elected Governor and McKay Holbrook was elected Lieutenant Governor for the ALUBS ó Class of 2013.

Justin and McKay are seniors at Woods Cross High School and are active in student affairs. They look forward to working with the ALUBS ó Class of 2013 and recently discussed matters of education at the Utah State Capitol with State of Utah Education officials and other persona ô which included Governor Gary Herbert and Lieutenant Governor Greg Bell. Among areas of interest, Justin and McKay expressed special appreciation for Veterans of the United States and members of the Armed Forces serving throughout the world.



JUSTIN HUEFNER AND MCKAY HOLBROOK MEET WITH GOVERNOR HERBERT AND LIEUTENANT GOVERNOR BELL

I was a pitcher, shortstop and outfielder, and the Yankees tried to sign me out of high school as a first-round draft pick in 1981. I turned them down to go to college.
Bo Jackson



Going that “Extra Mile” as Citizen and Soldier!

receives as a member of the Army Reserve allows Bassett to study computer science at a local university.

“I believe it is very possible to be successful as both a civilian and a Soldier,” said Bassett. “I learned to use my military accomplishments to be more productive in my civilian life. In turn, my success in my civilian life makes me a better Soldier. Both give me the confidence to accomplish anything.”

Citizen Soldiers such as Brandon Bassett have been answering the call to serve their country for over 230 years. “I didn’t enlist just to train and get paid,” said Bassett. “I enlisted to serve, help my fellow Soldiers and help our nation’s mission to promote freedom.” As a Soldier, civilian, and student, Bassett still found time to support families of military veterans by setting up the entertainment in support of the community partnership between the 191st CSSB and the Salt Lake City Fisher House. “He is a highly motivated Soldier and citizen,” said 1st Lt. John Marriot, chaplain for the 191st CSSB.

“He goes above and beyond what he is asked to do to help anybody he can.”



If you miss the leadership responsibility and the pride of serving your country, please call SSG Bud Imlay at 801-367-4567. We have several Mid-Grade NCO positions available in local US Army Reserve Units.

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THOSE WHO MAKE A DIFFERENCE FOR THE ENTIRE VETERAN COMMUNITY

NORBERTO (BOB) RAMOS

Bob Ramos Joins the Pioneers in Blue Hall of Fame

Bob Ramos was born in Georgetown, Texas, in 1925. His father died when Bob was only 10 years old, and his mother took in washing and did house cleaning to keep the family fed. In order to help out, Bob quit school and started working in a grocery store for 10 cents an hour.

In October 1943 Bob was drafted into the Army. He wanted to volunteer when the war came, but his mother would not sign the needed documents. He served in Europe with the 86th Infantry Division fighting the Germans.



Returning home, Bob enrolled at the University of Houston since the Army had helped him get his GED. While there, the war in Korea broke out and he was “recalled.” He went into the US Air Force, which had just been created four years earlier in 1947 (apart from the old Army Air Corps), and made Staff Sergeant. Bob taught law enforcement and stayed in law enforcement in the Air Force from 1951 to 1970, retiring after 22 years of active duty service.

From very inauspicious beginnings, Bob laid the groundwork for what ultimately would become the Utah Department of Veterans Affairs. From that time until this very day, Bob Ramos has been actively involved in both the local and Veteran / military communities in Utah – from volunteering at the base pharmacy at Hill Air Force Base to sitting on committees for local nursing homes. He is a member of the VFW, the American Legion, and American Veterans. Bob participates in the Wasatch North Veterans Council where he worked to establish what would become the George E. Wahlen Ogden Veterans Home in Ogden, Utah. Thank you for your service, Bob.

CHRISTOPHER SCOTT

Chris Scott Receives the VA’s 2012 Outstanding Customer Service Award

The Utah Department of Veterans Affairs wishes to congratulate Mr. Christopher Scott, Military Services Coordinator, Salt Lake City

VSC, on his selection as VBA’s 2012 Outstanding Customer Service Award recipient. Chris, known as “The Great Scott” by many in the Veteran community, serves as the primary coordinator for outreach activities as well as serving as Casualty Assistance Coordinator, Elderly Veteran Coordinator, OEF/OIF Manager, Chapter 63 Outreach Coordinator, and the national Wounded Warrior Resource Center point of contact. He represents all Veterans with distinction at the many outreach events he participates in and helps organize.

Chris was born in Salt Lake City, Utah. He attended Kearns High School, Columbia College, and finished his Bachelor’s degree from State University of New York Empire State College. Chris retired from the Army in July 2007 after 20 years of active duty with the Army Reserve. He has been married to his wonderful wife, Dolores, for 26 years, and together they have three beautiful children and one grandchild. A special thanks to Dolores for all she does to support Chris in his Veteran and family outreach support.

The VBA Outstanding Customer Service Award is given to just one VBA employee each year. This award recognizes the individual within VBA who consistently provided exceptional customer service and who most exemplifies the VA “I CARE” core values. Chris certainly fits that description. He will receive his award from the Under Secretary for Benefits. It is only fitting that when his supervisors wanted to inform him about this good news, Chris had to be tracked down manning the V A outreach booth at the Utah State Fair. That is Chris. The Veteran community of Utah is fortunate to have him working on its behalf. Well done, Chris.



JON SKELLY, DIRECTOR OF THE VA SALT LAKE CITY REGIONAL OFFICE PRESENTS CHRIS SCOTT HIS AWARD



IN CASE YOU WERE WONDERING WHO READS THE VETERANS VOICE . . . WELL, SOME VERY INFLUENTIAL AND PRO-VETERAN PEOPLE — LIKE GOV. GARY HERBERT, HIMSELF A VETERAN



Forthcoming VeteransEvents

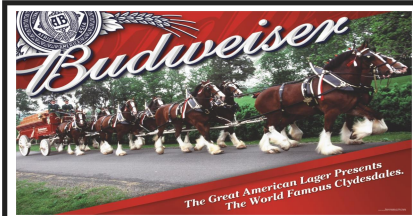
Utah Department of Veterans Affairs
550 Foothill Boulevard, Suite 202
Salt Lake City, Utah 84113
801-326-2372
1-800-894-9497

Job and Benefit Fairs

8 November	Veterans Employment and Benefit Fair, Sandy South Town Expo, 1100 - 1500 hrs. (See p. 6)
** 24 January	Veterans Employment and Benefit Fair, Dixie Center, St. George, 1100ô 1700 hrs.
17 April	Governorø Summit on Military Veterans and Families to Include Veterans Employment and Benefit Fair, Salt Palace, SLC, Registration 0700 - 0800 hrs.

Veterans Day Activities /Programs

9 November	Veterans Day Program, Salt Lake Veterans Home, 1400 hrs., POC: Jeff Hanson, jbhanson@utah.gov
9 November	Veterans Day Program, George E. Wahlen Ogden Veterans Home, POC: Kim Wixon 1400 hrs.
10 November	Veterans Day Concert, Huntsman Center U of U, 1900 hrs. POC: Utah Army National Guard, ngut-pao@ng.army.mil
11 November	UDVA Veterans Day Program, State Capitol, begins at 1100 hrs., POC: Tonja Knight, tcknight@utah.gov City of Taylorsville Veterans Day Parade, begins 1100 hrs. POC: Pat Kimbrough, pkimbrough@taylorsvilleut.gov
2 November	Homeless Veterans Stand Down Veterans Stand-Down, Salt Lake VAMC, 0800 - 1400 hrs. POC: Al Yardley, ayardley@utah.gov
7 December	Pearl Harbor Survivors Recognition, 1230 hrs.; Budweiser Clydesdales and Wagon, 1300 hrs., George E Wahlen Ogden Veterans Home, POC: Kim Wixon kwixon@utah.gov . (See at right.)
**	Additional / updated information on times and dates will be posted under Events on the Utah Department of Veterans Affairs website: www.veterans.utah.gov .



On 7 December 2012 the Budweiser Clydesdales and Wagon will visit the George E Wahlen Ogden Veterans Home at 1300 hrs. This terrific event is being sponsored by Wasatch Distributing, the local Budweiser distributor. The horses will be stabled at the Weber County Fairgrounds for other Veterans events that are to be announced. The team will go around the home on the fire road and then pull into the VTT circle for photos and media.

Anheuser-Busch has one of the worldø largest herds of Clydesdale horses; more than 200 nationwide. Only the finest Clydesdales become part of the Budweiser teams, and the physical requirements are strict. Budweiser Clydesdales possess the following characteristics:

- The full-grown Clydesdale stands 18 hands (about 6 feet) at the shoulder and weigh between 2,000 and 2,300 pounds
- The ideal horse is bay in color, has a blaze of white on its face, a black mane, and black tail
- The Clydesdale must have white feathering on all four legs and feet. All hitch horses are geldings, characterized by their even temperament and stronger, more natural draft horse appearance.

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ANNUITIES AND VETERANS PENSION QUALIFICATION

What Retired Military and Veterans Need to Know Before Transferring Assets to Qualify for Benefits

A Utah Department of Veterans Affairs and Utah State Insurance Department Press Release

Approximately 16 million living U.S. Veterans served in military action between the 1940s and the 1970s according to the U.S. Census. For many of these Veterans and their families, securing long-term care is foremost in their minds. Many of them are turning to financial and estate planning services accredited by the Veterans Administration (VA) to assist them in accessing pension benefits to help with their future care. But, according to a recent Government Accountability Office (GAO) Report, some of these insurance agents, financial planners, and lawyers take advantage of Veterans by putting their money into financial products that may not be suitable for the Veteran. So, whether helping Veterans plan for the future or worrying about making their savings last, the Utah State Insurance Department offers these tips.

Accreditation and Licensing

If you are going to have someone help, make sure they are accredited and licensed. Pension benefits are available to low-income wartime Veterans who are 65 and older, or who are permanently and totally disabled by conditions unrelated to their military service. To receive these benefits, the Veteran or their family must submit paperwork to the VA. Completing the paperwork can be a challenge. “There are people who are charging Veterans \$500 and more to complete and file this paperwork,” said Terry Schow, Executive Director at the Utah Department of Veterans Affairs. “We have people here that will do it free of charge. Not only is it not necessary to pay anyone to help with this process, it is against the law.” To receive assistance call 801-326-2372 or 1-800-894-9497 or message Larry Dawson at ldawson@utah.gov. The US Department of Veterans Affairs does not allow any person or organization to charge a Veteran to apply for their VA benefits.

The VA accredits financial planners and lawyers to help Veterans and their families. However, the products they sell to seniors to help finance their long-term care are not endorsed by the VA. Financial planners must be licensed to sell financial and insurance products. Before agreeing to any help with a VA benefit, make sure the individual is VA accredited. “If the individual is offering an annuity or other insurance product,” warned State Insurance Commissioner Neal T. Gooch, “make sure he or she is licensed by the Utah Insurance Department.” Do that by going to the Company/Agent Search on the Department’s website at www.insurance.utah.gov or by phone at 801-538-3855 or 1-800-439-3805.



2012 Hiring Our Heroes – Salt Lake City, UT
South Towne Exposition Center
9575 South State Street, Sandy, UT
November 8, 2012
11:00 AM to 3:00 PM

Join us November 8th, 2012 from 11:00 AM to 3:00 PM, for a job fair for veteran job seekers, active duty military members, Guard and Reserve members, and military spouses, in the South Towne Expo Center, 9575 S. State Street, Sandy, UT. This event will be a one-of-a-kind FREE hiring fair for both employers and job seekers.

EMPLOYERS	JOB SEEKERS
Must register for FREE at HOH.GreatJob.net	Register for FREE at HOH.GreatJob.net to guarantee admission. Walk-ins welcome but space not guaranteed.

This U.S. Chamber of Commerce sponsored hiring event is being conducted by the Utah Veterans and Military Employment Coalition, the Utah Committee for Employer Support of the Guard and Reserve (ESGR), the Utah Department of Veterans' Affairs, the Utah Department of Workforce Services, the Salt Lake Chamber of Commerce, the Ogden/Weber and Davis Chambers of Commerce, the Department of Labor's Veterans' Employment and Training Service (DOL VETS), the U.S. Department of Veteran Affairs, NBC News, and other local partners.

Resume and Interview skills workshop Monday, November 5th, 2012, South Towne Expo Center.

For registration questions, please contact us at hiringourheroes@uschamber.com or call 202-463-5807.



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The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 90,000 agents, agencies, and insurers are licensed. Domestic insurers are audited to verify financial stability and compliance with insurance laws, and administrative action is taken against licensees in violation of insurance laws. The Department takes calls from consumers with questions or complaints; and licensees and consumers are educated regarding insurance.

Transferring Assets

The recent GAO report found that in some cases financial planners suggest Veterans transfer assets to family members or a trust to help them qualify for a pension. While the GAO pointed out that this is allowable to a point, some planners are not warning the Veterans or their families that these transfers could affect their ability in the future to obtain long-term care.

For example, if the Veteran needs long-term care and the pension benefit is not enough to cover the expense, it may be

Continued on p. 7

Continued from p. 6

necessary to apply for Medicaid. , Medicaid, however, has a five-year look-back period. If an individual has transferred substantial assets at less than the market value during the five-year look back period, then they may become ineligible for Medicaid services. Before agreeing to give assets as a gift to loved ones or putting the money in a trust, it is important to evaluate the benefit of the monthly pension versus the possible need for long-term care and how it can be financed.

Investing in Annuities

Also according to the GAO report, some planners placed senior Veterans in products that were not age-appropriate because the Veteran may lose access to funds needed for future expenses. For example, the GAO reports some organizations sell deferred annuities to an applicant that would make their funds unavailable to them during their expected lifetime unless they pay high withdrawal fees.

An annuity is a contract in which an insurance company makes a series of income payments at regular intervals in return for the owner of the annuity paying a premium or premiums. Annuities are most often purchased for future income and can be structured to provide income for long periods of time. Some annuity products are appropriate or useful to a Veteran who is looking for a monthly income beyond his or her pension. However, a deferred annuity is structured so payment for the premium investment is not received for several years, and to withdraw the funds early can be costly. A deferred annuity may not be desirable for an older Veteran. Remember, an annuity is not an investment product to help reach a short-term financial goal.

Before signing a contract for an annuity, it is important to understand the terms of the contract, how the money is invested, and when the benefit payments will begin. Get educated about annuity choices and the deceptive practices used when selling annuities, as noted in this consumer alert. Report suspected deceptive sales to the Utah Insurance Department complaint webpage, by phone to 801-538-3066, toll free at 1-800-439-3805, or e-mail life.uid@utah.gov.

Marketing and Sales Practices

Beyond deceptive sales practices, seniors and their families should be aware of how some organizations market annuity products. The GAO reports some representatives may lead potential pension claimants and their family members to believe they are Veterans advocates who represent a nonprofit organization or are endorsed by the VA, when in fact they are insurance agents trying to sell a product. The GAO also highlighted a concern for Veterans who have a degenerative mental condition. Many may not be in a position to make decisions about their finances and are more vulnerable to suggestions that they purchase a financial product to qualify for a VA pension. The Utah Insurance Department has adopted RuleR590-230, Suitability in Annuity Transactions, to prohibit unsuitable sale of annuity products.

The Utah Department of Veterans Affairs can help Veterans navigate their options free of charge, and the Utah Insurance Department can help determine if they have been misled by an insurance agent or financial planner.

Contact Information

To find out more about wartime Veteran pension benefits, contact:

The Utah Department of Veterans Affairs
550 Foothill Boulevard, Suite 202
Salt Lake City, UT 84113
<http://www.veterans.utah.gov/>
or call 801-326-2372 or 1-800-894-9497

To find out more about insurance or annuities, contact:

The Utah Insurance Department
State Office Building, Suite 3110
Salt Lake City, UT 84114-6901
<http://www.insurance.utah.gov/>
or call 801-538-3800

VETERANS



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Dear Veterans,

As we mark another Veterans Day this November, we remember the men and women who have fought to safeguard our freedoms. On behalf of all Zions Bank employees, I want to take this opportunity to personally thank you for your patriotic service and commitment to our country.

If it were not for the dedication and sacrifice of heroic individuals like you and your family members, our country would not be the great place it is today.

We thank you again for your service.

Sincerely,



A. Scott Anderson
Zions Bank
President and CEO

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PROCESSING OF RETROACTIVE AGENT ORANGE CLAIMS NEARLY COMPLETE

Milestone Allows VA to Refocus 1,200 Decision Makers on Claims Backlog

The US Department of Veterans Affairs announced that nearly 230,000 claims have already been processed for the three newest Agent-Orange related conditions through June 2012, including more than 150,000 claims required to be adjudicated under the order of the U.S. District Court for the Northern District of California in *Nehmer v. U.S. Department of Veterans Affairs*. The near completion of these complex *Nehmer* claims enables VA to redirect 1,200 employees who were dedicated to reviewing the Agent Orange cases toward addressing the current backlog of disability claims.

“I am proud of our VA employees who worked hard to complete these Agent Orange claims, putting over \$3.6 billion into the hands of our Vietnam Veterans and their survivors,” said Secretary of Veterans Affairs Eric K. Shinseki. “We completed all of the Agent Orange *Nehmer* claims for living Veterans, and are now focusing on the fewer than 500 remaining that will benefit survivors.”


The Agent Orange claims stemmed from VA’s 2010 amendment of its regulations to add ischemic heart disease, hairy cell and other chronic B-cell leukemias, and Parkinson’s disease to the list of diseases presumed to be related to exposure to the herbicide used in Southeast Asia.

“While we work to transform how we do business through new processes and technology, at the end of the day it’s about taking care of our Veterans and their loved ones on the issues affecting their lives,” said Secretary Shinseki.

Given the complexity of the historical casework, the Veterans Benefits Administration (VBA) allocated its most experienced decision makers, about 37 percent of its rating staff, to processing Agent Orange claims. VBA’s 13 resource centers were exclusively dedicated to re-adjudicating these claims.

Even with this allocation of 37 percent of the rating staff dedicated to Agent Orange claims, VA processed over 1 million disability claims in each of the last 2 years, an unprecedented number. “Incoming claims over the last ten years have nearly doubled,” said VA Under Secretary for Benefits, Allison A. Hickey, and “being able to refocus these skilled raters on the backlog is vitally important.”


In addition to redirecting its rating staff, VA has developed a comprehensive transformation plan to achieve in 2015 Secretary Shinseki’s goal of completing claims within 125 days at 98 percent accuracy. The plan is built on more than 40 designed, tested, and measured people, processing, and technology initiatives. VA is now beginning the nationwide rollout of its new operating model and



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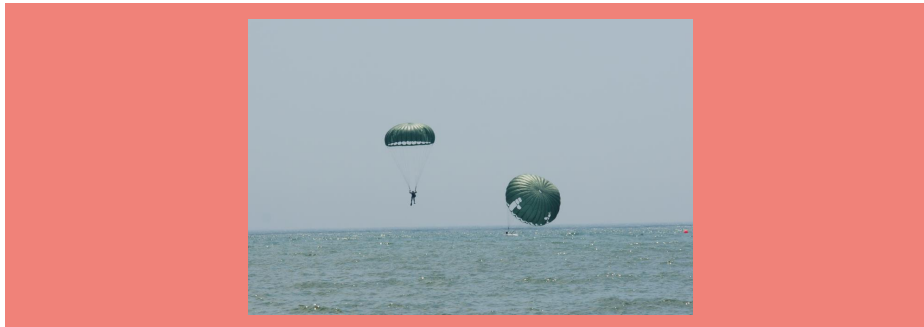
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(801) 532 - 2447

electronic processing system, known as the Veterans Benefits Management System (VBMS). All regional offices will be operating under the new model by the end of 2013.

VA has established a website, www.fastrack.va.gov, to assist Veterans in filing claims for the three new conditions related to the effects of Agent Orange exposure. It guides Veterans through automated, program-assisted menus to capture the information and medical evidence needed for faster claims decision. Potentially eligible Veterans include those who were exposed based on duty or visitation in Vietnam or on its inland waterways between 9 January 1962, and 7 May 1975; exposed along the demilitarized zone in Korea between 1 April 1968 and 31 August 1971; or exposed due to herbicide tests and storage at bases within and outside the US.





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A NEW FACE AT THE UTAH DEPARTMENT OF VETERANS AFFAIRS

Raitos Archuleta, the new Financial Analyst for UDVA has worked for the State of Utah for 24 years now. She started at the Department of Health, and then went to the Department of Human Services in various agencies / departments, but mostly at Adult Protective Services within the Division of Aging and Adult Services (17 years).



Her deceased father served in the Army in the Korean War, her brother served in the Marine Corps, and her nephew is a Marine also, who served in Deseret Storm.

Currently Raitos is attending the University of Utah working on a Bachelor's degree, and is in her Senior year. She has two boys — one 30 and the other 11, and three grandchildren (2 boys and 1 girl).

UPDATE ON UTAH’S NEW VETERANS HOMES

Veterans and friends are excited about the two new Veterans homes under construction in southern and central Utah. All funds have been approved, and work is underway in both Washington County (Ivins) and Utah County (Payson).

As of this writing, the homes are about 50% complete, and grand opening festivities are planned for early May 2013. These state-of-the-art homes will be showcase settings for professional nursing care in beauty, comfort and small group living. Both of the 108-bed facilities will serve a wide geographic area in both southern and central Utah. Once these two projects are completed, the State of Utah will have reached its maximum allowable VA-certified beds as computed using the VA formula for state home beds.

Each location will add approximately 135-150 full-time jobs to the community with an annual payroll in excess of \$3 million. Similar to the Ogden and Salt Lake facilities, it is expected that each location will serve as a gathering place for Veterans events, service organization meetings, and community functions that are patriotic and recognize the great contribution and sacrifices our Veterans have made for the state and for the nation.

At right are some recent photographs of the construction status of the two homes.

Central Utah Veterans Home — Payson



PAYSON VETERANS HOME
BUILDING D WITH MASONRY



SOUTHERN UTAH VETERANS
HOME MAIN HOUSING UNIT

Southern Utah Veterans Home — Ivins



IVINS VETERANS HOME MAIN
BUILDING C INTERIOR



IVINS VETERANS HOME
ROOF-READY BUILDING C

VETERANS DAY DISCOUNTS 2012

Free Meals, Products, and Services on Veterans Day

The following establishments are offering Military Appreciation Specials for Veterans and Active Duty personnel (not all participate, so check ahead). The Utah Department of Veterans Affairs encourages you to take advantage of these offerings as many of the businesses contribute to a variety of Veterans causes; (e.g., Golden Corral restaurants have provided over 2.2 million free meals and contributed over \$3.3 million to the Disabled American Veterans). Please come prepared to show some legitimate proof of service, and Active Duty personnel can come in uniform. Check with the establishment as to their requirements, and at our website www.veterans.utah.gov for an up-to-date list.

Restaurants

OLIVE GARDEN

What: Eat FREE. Olive Garden offers a free meal from a special menu. Some sites will give a \$10 gift card for a future visit.

When: Monday, 12 November 2012 (Veterans Day celebrated)

APPLEBEE’S

What: Eat FREE at any Applebee’s from a choice of six menu entrées.

When: Sunday, 11 November (Veterans Day)

GOLDEN CORRAL

What: FREE Dinner. The 9th annual Military Appreciation Dinner in all Golden Corral restaurants nationwide.

When: Monday, 12 November 2012 (Veterans Day celebrated) from 1600 hrs. ó 2100 hrs.

CHILI’S

What: FREE meal. Chili’s offers a choice of 1 of 6 meals. All Desserts are \$5. During business hours only.

When: Sunday, 11 November 2012 (Veterans Day)

OUTBACK STEAKHOUSE

What: A FREE Bloomin’ Onion and beverage of choice (one non-alcoholic drink or one draft Anheuser Busch beer except where prohibited by law) at every Outback.

When: Sunday and Monday 11 ó 12 November 2012 (Veterans Day and Veterans Day celebrated).

Note: Some Outback locations in Utah offer a 10% discount to Veterans everyday.

T.G.I. FRIDAY’S

What: Eat FREE. Valid only at: 3555 S. 2700 W. West Valley City; 130 W. 10600 S., Sandy; and 4029 S. Riverdale Road.

When: Monday, 12 November 2012 (Veterans Day celebrated).

Note: T.G.I. Friday’s offers a 10% discount everyday.

HOOTERS

What: FREE Meal. Hooter’s is serving 10 free boneless wings. Offer valid only at participating Hooters. Dine-in only, and drink purchase required.

When: Sunday, 11 November 2012 (Veterans Day)

TEXAS ROADHOUSE

What: FREE meal. Offer varies by location. Hours are from opening until 1600 hrs.

When: Monday, 12 November 2012 (Veterans Day celebrated).

SUBWAY

What: FREE Six Inch Sub. Subway restaurants are franchises, so this offer may only be available in select locations.

When: Sunday, 11 November 2012 (Veterans Day).

KRISPY KREME DOUGHNUT

What: FREE doughnut. At participating Krispy Kreme stores.

When: Sunday, 11 November 2012 (Veterans Day).

DENNY’S RESTAURANTS

What: All-you-can-eat Pancakes. At participating restaurants only.

When: Monday, 12 November 2012 (Veterans Day celebrated).

Other Discounts on Veterans Day

SKYRIDGE INN (Bed & Breakfast)

What: Free night stay. The Sky Ridge Inn B&B in Torrey, Utah, is offering a free night stay to a Veteran and a single guest. Offer limited by availability of rooms. Reserving ahead of time is recommended; call (435) 425-3222.

When: Sunday, 11 November 2012 (Veterans Day).

CABELA’S

What: Cabela’s is offering their employee discount (5 - 50%) to all Veterans, Active Duty, military reserves, law enforcement, and fire and EMS personnel. Some items may be excluded.

When: Sunday and Monday 11 ó 12 November 2012 (Veterans Day and Veterans Day celebrated).

HOME DEPOT

What: Offers a 10% discount to Active Duty military members, National Guard and Reserve members, retirees, honorably discharged Veterans, and immediate family members.

When: Everyday

LOWES

What: Offers a 10% discount to Active Duty military members, National Guard and Reserve members, retirees, honorably discharged Veterans, and immediate family members.

When: Everyday

SPORTSCLIPS

What: FREE haircut. Offer only available at select locations.

When: Monday, 12 November 2012 (Veterans Day celebrated).

Note: Sportsclips offers a 20% discount everyday, and currently are participating in the Help-A-Hero program.

SLEEP NUMBER STORES

What: Sleep Number is offering several discounts ó \$600.00 off on all I 8 or M 7 beds; 30% off all bedding items; and 0% interest on 24-month financing.

When: This special is going on now through 18 November 2012.

SONIC CAR WASH

What: FREE car wash.

When: Sunday and Monday, 11-12 November 2012 (Veterans Day and Veterans Day celebrated).

ZIONS BANK

What: Zions Bank’s Military Banking program offers a variety of specifically designed products and services to help military and Veteran families save time and money.

When: Everyday.

A NEW OUTDOOR AREA FOR THE UTAH STATE VETERANS HOME

by Jeff Hanson, State Officer

Residents of the Utah State Veterans Home can now step out the backdoor and enjoy all that nature has to offer.



The Veterans Home is fortunate to be located adjacent to Red Butte Creek, which brings nature to its doorstep. With the generous support of BOMA-UT (Business Owners and Management

Association of Utah) and the Home Depot Foundation, the residents can now enjoy the great outdoors literally in their backyard.

The project includes a nature path that overlooks Red Butte Creek, a gazebo, a water feature, and a beautiful landscape of trees and shrubs.

A special thanks goes to Rudy Larsen and his company, Lawn Butler, Inc. who helped design the project and made a significant contribution in skilled labor.



VETERAN RESIDENTS GENE JOHNSON AND DAVID FIFE ENJOY THE NEW OUTDOOR ATTRACTION AT THE UTAH STATE VETERANS HOME.

The residents enjoy having visitors. Please stop in for a visit and see the new outdoor attraction.

Thank you again to all who made it possible.

COMMUNITY SUPPORT STILL HIGH IN OGDEN

by Kim Wixon, State Officer

Ever since the George E. Wahlen Ogden Veterans Home opened in January 2010, the outpouring of community support from Ogden and the surrounding communities has been tremendous. The number of Boy Scout Eagle Projects is more than 15.. The organ in the Multi-Purpose room was donated by the Church of Jesus Christ of Latter-day Saints Ogden Temple when its remodel began. We continue to receive donations from numerous groups and individuals.



EAGLE SCOUT WATERFALL PROJECT

This Fall two major projects were accomplished by the Ogden Internal Revenue Service offices and the First United Methodist Church in Marriott-Slaterville.

The IRS collected enough money from its employees to purchase fourteen trees. The trees were planted in the Memory Grove, a grove planted in memory of Veterans who



have passed away here at the George E. Wahlen Ogden Veterans Home, and in two open areas between the Veterans

communities. On a Saturday morning, more than 60 IRS employees and family members arrived at the home and planted the trees. This work was done totally on their own time and at their own expense. When asked why they did such a great project, one of the managers stated “because of the respect and honor they felt toward our Veterans.” What a marvelous attitude.

On Saturday 13 October the First United Methodist Church and George E. Wahlen



Ogden Veterans Home hosted the 5th Annual Fun Run. This is the second year the proceeds of this event will be donated for the care of the Veterans at the George E. Wahlen Ogden Veterans Home. At press time, the total donation for this year was still unknown. Last year, however, the donation from this event was more than \$2,700. The Fun Run began at the George E. Wahlen Ogden Veterans Home at 1000 hrs. and ended at the First United Methodist Church. The run was followed by a blood drive in the church parking lot, a chili cook-off at 1130 hrs. and numerous activities including children’s games, horseback rides, pumpkin toss, and pumpkin patch. This is an excellent example of the support and care given to the Veterans year round.



If you would like to donate to or volunteer to help at the George E. Wahlen Ogden Veterans Home, please contact the State Officer, Kim Wixon, at 801.334.4329 or kwixon@utah.gov.

CEMETERY COLUMBARIUM NEARS COMPLETION — A NEW BURIAL OPTION

by Craig Morgan

Veterans and families who prefer cremation burials now have the option to place the ashes of their loved one in a beautiful new above-ground columbarium. The much needed and long awaited columbarium is set in a beautifully landscaped hill just below the cemetery chapel.

The structure itself is wrapped in glistening granite and features 512 niches for the placement of ashes. Each niche is approximately 14ö high and 13ö wide and will accommodate the remains of both husband and wife. The granite niche covers will be engraved with the name(s) of the deceased and then attached to the structure with bronze rosettes at each corner.



Funding for the columbarium was provided by a \$4.2m grant from the National Cemetery Administration. In addition, the grant also provided enough money to construct a modern maintenance building and a wider and safer cemetery entrance.

These cemetery improvements are part of an on-going expansion plan that will ensure the cemetery will meet the needs of Utahö

Veteran community for many years to come.

öNot only will the new columbarium enhance our service to Veterans, it will add greatly to the beauty and dignity of the cemetery.ö said Cemetery Supervisor, Arnold Warner. öEvery Veteran deserves the very best we can provide.ö

You're Invited to the

Annual Service Women Celebration

"Welcome Home to YOUR Veteran Family!"

This year we're highlighting the service of women who served in Iraq and Afghanistan. Come learn about their experiences, changing roles in the military and welcome them to the Veteran family. This free annual event, in recognition of Veterans Day, honors the service of all women; active, Guard, Reserve and Veterans in the state of Utah.

Join the camaraderie

WHEN: Thursday, November 8th
12:30pm – 3:00pm
Doors open at 12:30, program starts at 1:00pm.
Includes refreshments, speaker, video presentation, and current information about services and benefits




WHERE: VA Multipurpose Room (MPC) Bldg. 8

Register today online at
http://www.saltlakecity.va.gov/Womens_Celebration.asp

seating is limited

For more information contact Gina Painter at gina.painter@va.gov

*****PARKING INSTRUCTIONS*****
See map on back. Reserved parking is the yellow highlighted area around building 8. Please consider carpooling as parking is limited.



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Leesa Millham
Mortgage Consultant / VA Specialist
NMLS# 268758
801.915.4630
Leesa.Millham@securitynational.com



This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet LTV requirements, and first credit approval. Approvals are subject to underwriting guidelines, interest rates, and program guidelines, and are subject to change without notice based on applicant's eligibility and market conditions. Refinancing an existing loan may result in total finance charges being higher over life of loan. Reduction in payments may reflect longer loan term. Terms of the loan may be subject to payment of points and fees by the applicant. SHREC 09/15/10 03/10/11





VETERANS OUTREACH RESOURCES AND SCHEDULES

Outreach representatives from several Veterans Service Organizations (VSOs) are available across the state at various Department of Workforce Services offices. See the monthly schedules to the right for times and locations. Please go to www.veterans.utah.gov for an up-to-date schedule, or contact your local Department of Workforce Services office for the dates and times a service officer will be available. (Schedules are subject to change due to unforeseen events.)

Direct all questions regarding this schedule to the Utah Department of Veterans Affairs at **801.326.2372** or **1.800.894.9497**. To schedule an appointment in Moab or Blanding, call **1.800.894.9497** (make appointments at least 2 working days prior). For an appointment at the George E. Wahlen Veterans Home call **801.334.4300**.

Beaver	875 N. Main	Nephi	625 N. Main
Blanding	544 N. 100 E.	Panguitch	665 N. Main
Cedar City	176 E. 2nd N.	Price	475 W. Price River Dr.
Clearfield	1290 E. 1450 S.	Provo	1550 N. 200 W.
Delta	44 S. 350 E.	Richfield	115 E. 100 S.
Fillmore	75 West Center	Roosevelt	140 W. 425 S.
Kanab	468 E. 300 S.	St. George	162 N. 400 E.
Logan	180 N. 100 W.	Tooele	305 N. Main St.
Manti	55 S. Main St.	West Valley	2750 S. 5600 W.
Midvale	7292 S. State	Wahlen Ogden Veterans Home	
Moab	457 Kane Creek Blvd.		1102 N. 1200 W.

Legend:

VETERANS OF FOREIGN WARS – NORTH

* **AMERICAN LEGION – NORTH** *

^ **Disabled American Veterans** ^

TJS = **THAD JENSEN – SOUTH**

RMS = **RICK MCMULLIN – SOUTH**

+ **WVH** = **GEORGE E. WAHLEN VETERANS HOME** +

For appointments in **Moab** or **Blanding** call **1.800.894.9497**. For appointments at the Wahlen Veterans Home call 801.334.4300. Make appointments at least 2 working days in advance. All schedules are subject to change. Call the Utah Department of Veterans Affairs at **1.800.894.9497** with any questions.

Disabled American Veterans (DAV)

You can see a DAV National Service Officer at the VA Regional Office at 550 Foothill Boulevard, #202. The DAV National Service Officer can assist Veterans and their dependents with issues related to VA benefits. One does not need an appointment to see a service officer. DAV National Service Office hours are: Monday, Tuesday, Thursday, and Friday: 0800 hrs.ô 1600 hrs., and Wednesday: 0800 hrs.ô 1200 hrs.

The DAV van to transports Veterans to and from appointments at the VA Medical Center. Schedule appointments with the DAV at **1.800.613.4012 ext. 2003**.



November 2012			
Mon	Tue	Wed	Thu
			1 #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
5 #NEPHI 9-10 am #DELTA 11:30-12:30 pm #FILLMORE 1:30-2:30 pm #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	6 *PRICE 9-10:00am* *PROVO 11:30-1:00pm* *TOOELE 2:30- 3:30 pm* #BLANDING 9:30-11 am# (by appt only) + #MOAB 12:30-2:30 pm# (by appt only) +	7	8 + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required) #CEDAR CITY 9-10:30 am# ST. GEORGE 12:00-2:30 pm#
12 Holiday Veterans Day Observed	13 #ROOSEVELT 1- 3:30pm \$Vernal\$ by Appointment Only Call 801-326-2372 to make an appointment	14 PRICE 8-9 am PROVO 10:30 to 11:30 am ^CLEARFIELD 1:30- 2:30 pm^	15 ^LOGAN 9-10 am^ ^OGDEN 12:30- 2:30 pm^ #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
19 #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	20 #BLANDING 9:30-11 am# (by appt only) + #MOAB 12:30-2:30 pm# (by appt only) +	21	22 Holiday Thanksgiving
29	30	31	

December 2012			
Mon	Tue	Wed	Thu
3	4 #BLANDING 9:30-11 am# (by appt only) + #MOAB 12:30-2:30 pm# (by appt only) + *PRICE 9-10:00am* *PROVO 11:30-1:00pm* *TOOELE 2:30- 3:30 pm*	5 *LOGAN 9-10 am* *OGDEN 11:00-12:00pm* *CLEARFIELD 1 2:30-3:00*	6 #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
10 #NEPHI 9-10 am #DELTA 11:30-12:30 pm #FILLMORE 1:30-2:30 pm #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	11	12	13 + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required) #CEDAR CITY 9-10:30 am# ST. GEORGE 12:00-2:30 pm#
17 #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	18 #ROOSEVELT 1- 3:30pm \$Vernal\$ by Appointment Only Call 801-326-2372 to make an appointment	19 PRICE 8-9 am PROVO 10:30 to 11:30 am ^CLEARFIELD 1:30- 2:30 pm^	20 ^LOGAN 9-10 am^ ^OGDEN 12:30- 2:30 pm^ #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
24	25	26	27 #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)

January 2013			
Mon	Tue	Wed	Thu
	1 New Year's Day Holiday	2	3 #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
7 #NEPHI 9-10 am #DELTA 11:30-12:30 pm #FILLMORE 1:30-2:30 pm #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	8 *PRICE 9-10:00am* *PROVO 11:30-1:00pm* *TOOELE 2:30- 3:30 pm* #BLANDING 9:30-11 am# (by appt only) + #MOAB 12:30-2:30 pm# (by appt only) +	9 *LOGAN 9-10 am* *OGDEN 11:00-12:00pm* *CLEARFIELD 1 2:30-3:00*	10 + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required) #CEDAR CITY 9-10:30 am# ST. GEORGE 12:00-2:30 pm#
14 #BEAVER 9-10 am# #PANGUITCH 11:30 am -12:30 pm# #KANAB 2- 3 pm#	15 #ROOSEVELT 1- 3:30pm \$Vernal\$ by Appointment Only Call 801-326-2372 to make an appointment #BLANDING 9:30-11 am# (by appt only) + #MOAB 12:30-2:30 pm# (by appt only) +	16 PRICE 8-9 am PROVO 10:30 to 11:30 am ^CLEARFIELD 1:30- 2:30 pm^	17 ^LOGAN 9-10 am^ ^OGDEN 12:30- 2:30 pm^ #MANTI 9:30-10:30 am #RICHPFIELD 12-1:30 pm #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)
21 Martin Luther Kings Birthday Holiday	22	23	24 #CEDAR CITY 9-10:30 am# #ST. GEORGE 12:00-2:30 pm# + WAHLEN VETERANS HOME, OGDEN + 9:00 AM- 2:30pm (sppt required)





WOULD LIKE TO THANK ALL VETERANS
FOR THEIR SERVICE IN PROTECTING OUR COUNTRY
TO SHOW OUR APPRECIATION WE ARE STARTING A PARTNERSHIP WITH THE
VETERANS ADMINISTRATION TO BRING NEVER BEFORE SEEN DISCOUNTS
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CONTACT
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VETERANS LIAISON
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OR
DAVE WHITMER
MANAGER
801-488-1700
OR STOP BY
1340 S. 500 W. IN SLC



